

**Following
these 3 steps
can help
seniors avoid
being a victim
of scams and
fraud:**

1. Hang It Up!

2. Tear It Up!

**3. Don't Open
It Up!**

This information was
adapted from the Attorney
General's Senior Citizen
Resource Manual 2000.



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Avoid Scams and Fraud

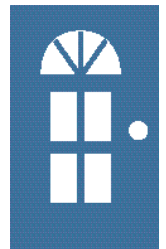
**1. Hang
It Up!**



**2. Tear
It Up!**



**3. Don't
Open
It Up!**



1. Hang It Up!

Hang up the telephone if someone calls you and wants to sell you something.



Never give out:

- personal information,
- credit card numbers,
- bank account information,
- social security number,
- age,
- living arrangement,
- health status,
- income,
- Medicare number, or
- driver's license number.

If you are interested in buying a product over the telephone, ask the company to send you the information in the mail. A reputable company will be happy to send you the information.

Remember, **HANG IT UP!**

2. Tear It Up!

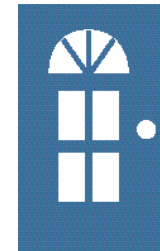
Seniors receive sweepstakes correspondence informing them that they have won a prize.

If the sweepstake is legitimate, you should not have to send any money, give out any financial information, or buy anything to win that prize.



Be very careful of flashy envelopes or personalized letters. Companies spend millions on mailings in order to appeal to the consumer. If you do not think it is legitimate, **TEAR IT UP!**

3. Don't Open It Up!



Not only do you have to be careful of door-to-door salespeople offering free products and services, you also have to be careful of professional con artists or criminals who want to take your money.

If someone comes to your door that you do not know, **DON'T OPEN IT UP!**

If the person is persistent, call the police and ask them to come by and check on your home.